

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

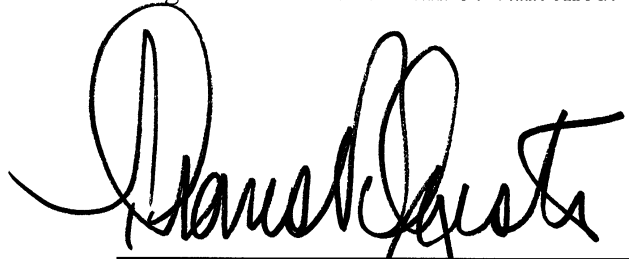
SCOTT A. CARMINO : Case No. 18-24604-TPA  
Debtor : Chapter 13  
: Related to Doc. No. 19

**ORDER**

A hearing was held on October 23, 2019, on the Debtor's contested Plan dated December 26, 2018. The Chapter 12 Trustee states that there is a zero return for unsecured creditors however the Mean Test shows a return is possible in the approximate amount of \$9,100. Expenses for the non-filing spouse are listed on the Schedules however no income is included. The plan payment would need to increase to a total of \$2,873 per month in order to provide for a return for the unsecured creditors. Counsel for the Debtor states he does not have authority to agree to the increased plan payment and therefore,

***AND NOW***, this ***28th*** day of ***October, 2019***, it is hereby ***ORDERED, ADJUDGED and DECREED*** that a continued hearing on this matter is scheduled for ***November 20, 2019 at 11:00 A.M.*** in Courtroom C, 54<sup>th</sup> Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219. The Debtor, ***Scott A. Carmino***, and the non-filing spouse, ***Tara Carmino***, shall personally appear at the hearing.

In the event the Debtor agrees to the increased Plan payment in the amount of \$2,873, upon notice by Debtor's Counsel, the Plan payment will increase to \$2,873 beginning with the November, 2019 Plan payment and the continued hearing scheduled above will be cancelled.

A handwritten signature in black ink, appearing to read 'Thomas P. Agresti', written over a horizontal line.

Thomas P. Agresti, Judge  
United States Bankruptcy Court

Case Administrator to serve:  
Ronda Winnecour, Esq.  
Debtor  
Counsel for the Debtor

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Scott A. Carmino  
Debtor

Case No. 18-24604-TPA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2019.

db +Scott A. Carmino, 741 Prince Street, North Versailles, PA 15137-1137

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 30, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Cenlar as servicer for Citizens Bank, N.A.  
bkgroup@kmlawgroup.com  
Michael S. Geisler on behalf of Debtor Scott A. Carmino m.s.geisler@att.net,  
msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4